

Appendix B
CHIP Verbatim Comments

Question # 4

Has there been a time when you felt your child received fewer services than other patients? (If yes, please explain):

My younger son has ADHD it has been proven massage techniques can aid this but insurance will not pay for the sessions.

Twice we went to the Helena pediatric clinic; they gave no treatment so I took her to urgent care (paid for it). They diagnosed pneumonia. I am not very happy with the Pediatric Clinic and will be looking for a new clinic.

The Vision Center wouldn't take CHIP for glasses

The dentist wasn't willing to take both kids as new patients at the same time, schedule CHIP patients less frequently, now I have to travel 55 miles to Missoula to one we found without any problems.

Naturopathic

When my son needed to see a neurologist we had to drive to Helena from Missoula.

RN said "Oh, you have CHIP...I assume you are going to the Well Child Clinic for his immunizations". This was Dr. Lowders nurse at Park Clinic.

Dental

The doctor said, "Is this one of those CHIP cases". Very rude.

Dental care is not very sufficient.

Question #20

If yes, where did they refer your child (other)?

Another clinic or doctor.

A testing facility for her heart

Walk-in care at hospital

In the same clinic

Express Care

Urgent care

Deaconess Billings Clinic/Same Day Care

Prompt care

Walk-in clinic

Now Care facility

Related clinic in Missoula

Urgent Care

Deaconess pediatric

Someone else in the office

Question #39

What is your child's race (please mark one or more)?

Black

American

Multi-racial

Question #42

What is your child's age now?

(this was a blank field question, however, for ease of reading we have listed the number of clients who wrote each age)

one year – 12

two years – 25

three years – 13

four years – 13

five years – 17

six years – 23

seven years – 28

eight years – 21

nine years – 20

ten years – 25

eleven years – 20

twelve years – 14

thirteen years – 20

fourteen years – 20

fifteen years – 34
 sixteen years – 26
 seventeen years – 18
 eighteen years – 10

Question #46

Do you have any additional comments or concerns?

(When a child's name was mentioned, it was replaced with (name removed) to protect the privacy of the child)

I feel insurance coverage needs to expand coverage for children with special needs. If motility is proving helpful for children then Bluechip should include it in their coverage.

Make the information in the booklet reader friendly and with the cost of dental care unable to get check ups and not much else either.

CHIP is a great program it insured our children when we were self employed and couldn't afford insurance. I feel they get quality care when they need it (not often) and that's a great feeling for a parent. Also, the staff and customer service people have always been very kind and helpful; where Medicaid is a humiliating nightmare and I wouldn't wish it on my enemy.

Thank you very much for the service provided. It is extremely comforting to know that we have healthcare coverage for our daughter if we ever needed it.

CHIP has been a saving grace for our family. I honestly don't know what we would have done without it to fall back on. Thank you!

Bluechip has helped us out a lot – Thank you! As state before I haven't been happy with some providers and I feel they should not have been paid! What can we do should this happen again?

My girl didn't have to use the CHIPS very often, but I find competent and friendly services. With the chip my girls get better medical, dental, and vision coverage than I can afford or provide through my work.

I know BCBS gave you the (*unreadable*) for the money but we dropped BCBS because of its horrible service. When we got our child into CHIP we were sure disappointed we would have to deal with BCBS again.

My child has not received well-child because I do not know ages they are allowed – once a year or every other year?

We are very pleased with the service. It is very comforting to know that my children will be given the best healthcare possible with these programs. We are grateful for this service.

MAXIMUS

This is a wonderful program! Although (*name removed*) had a very good year this year, last year she got a flu and it dehydrated her and that doctor office visit cost us between \$300 and \$400. This year it helped her get the dental care she needed. Thank you.

Has the coverage improved to cover anesthesia for operations?

The CHIPS program has been a Godsend; as our financial situation does not allow for the monthly premiums from a private insurance company even though, as parents we go without insurance, it does one's heart good to know my children are covered. Thanks.

There was a lot of confusion with the program at 1st, but we got that worked out and I am satisfied. I wouldn't be able to take my child in for shots or routine visits if it weren't for CHIP. And the application is so short and simple. That helped me, thank you.

I haven't had to use CHIP so I don't have any problems yet. We've only used it once.

Better dental!!!! My daughter needs to see an oral surgeon and there is not one available.

We are very thankful for the CHIP program, it is great to know that my children are cared for by an insurance company. Thank you.

Please continue to make all information and correspondence about the program to me at Terry. Even though (*name removed*) is 18 you need to keep in mind he was Special Ed pupil in school.

My suggestion would be to have ambulance or mercy flight coverage. Even a 50% coverage. For the most part I think the CHIP program is a wonderful idea. It has helped us immensely. Thank you.

I would like to see maybe a 50% fee on orthodontics for children PCP. i.e.: braces, spacers

We have really appreciated the way all claims have been handled by you, and truly appreciate this service for all our children. You have a great selection of providers!

I'm not sure about the provider you talk about in this booklet, the only other thing is the CHIP cards, the pharmacists that I use said they have a hard time with the cards going through.

Our dentist after 9 months is still sending bills for my child's dental care from last year. I contacted CHIP program and they contacted the dentist. Dentist says bill not yet paid and is now trying to charge me a monthly late fee. Dentist at first did not have correct billing address for CHIP. Otherwise I think the program is GREAT as far as I am concerned the billing situation is more an error of the dentist office. Thank you for such a great program. My son would not have coverage if not for CHIP.

MAXIMUS

I have older children and have problems find a dentist that takes this. Their ages are 12, 14, and 15. Could you please get a list of dentists that take the older kids and why is it so hard to get the others into the dentist? They only take so many. It is a rush on the 1st of the month to get in.

Dr. Winkel's office doesn't accept BCBS for shots. I had to change primary caregivers at 9 months due to this. Dr's visits are traumatic enough without having to see a new doctor every visit!

My experience with the program has been very positive. I'm thankful to have a program like this. Thank you.

(Name removed) has been enrolled in the BlueChip program for one year and we have not received any information or a membership card for the doctor.

I am very thankful for this program! What a blessing. Thank you!

The CHIP program is great. Without CHIP my child would not have insurance because of the cost.

Parents should be covered under health insurance along with their children.

It is too bad you go on gross income. People do not take that home. Going on gross income really hurts the people who really need this health coverage!

I am very happy with CHIP, I haven't used it a whole lot but am happy with it. Thanks!

Thank you

Thank you very much. This insurance has made a big difference in our lives. With three children enrolled now they all can go regularly and not just county health that takes days or weeks to get in.

CHIP has saved us! I'm college educated, married but want to stay home with my children (4 of them). We were paying over \$400 a month for bad insurance with a high deductible. We just couldn't make it. We are very grateful.

I am so very thankful to CHIP for the complete coverage of my oldest daughter (*name removed*) when she had an allergic reaction to Quinine in 3-01 the bills were all taken care of adding up to over \$10,000 except the ambulance that was a drop in the bucket compared to medical expenses. So, I want to say thank you a hundred times over!! My daughter (*name removed*) has been very healthy and hasn't needed anything but eye exams and dental work. Our eye doctor doesn't recognize CHIP. Last week she went to the dentist and they did send the bill to CHIP. I don't know at this time if it will be

MAXIMUS

covered or not. I think CHIP is a wonderful program for the children that otherwise do not have insurance! Thank you!

I think the CHIP program is absolutely wonderful for the children who cannot afford health insurance. We don't go to the doctor very often, but it is nice to know we can if we need to. Thank you!

My child had one emergency call approximately 8 months ago. CHIP took care of everything and there was no further medical needs. Thanks.

The information is good, but not as easy to find as possible. Are there any programs for parents?

I think you need to get more dentists signed up – Northeast corner of Montana doesn't have any! It would be good to get one in the Sidney area! Otherwise – Great program!

Great Program – Thanks!

CHIP has been very good to me and my child, thank you very much!

I am very thankful for this service, I would not be able to afford insurance for my children otherwise.

I'm not concerned about (*name removed*) and her care, but my oldest (*name removed*) (10 years old) is in need of braces. I'm wondering if there is any help at all available for this.

There are many rules to remember that I'm sure I have forgotten by now regarding what I can and cannot do/get done – where we can go, etc. Refer to book when issues come up. Thank you! Without this program I would not have been able to pay for the physical for my son to get into football. I hope this program continues for other mothers who find themselves in these situations.

Very happy with the program – Thank you

It is a wonderful plan. Thank you

CHIP has been a blessing for our family. It's nice to be able to take the kids to the doctor for well check-ups. CHIP is "peace of mind" for us parents.

I couldn't figure out what hospital services are covered – better explanation of benefits (medical) would be helpful.

Since my child has asthma I greatly appreciate CHIP Program's prescription program for his asthma. Also, CHIP provided him with immunization shots that he was behind in receiving!! Thank you.

MAXIMUS

We are very thankful for the program. The dental coverage has been a special blessing in allowing us to maintain excellent health for all the children. We use prescription vitamins to get the fluoride protection and it would be very helpful if they would be included under the prescription plan of coverage.

Thank you

Excellent program, I am very thankful for it. Especially the dental and vision.

It is wonderful to buy the needed medicine for only \$5 per prescription and only \$3 for our doctor visits and lab work is \$0. Thank you.

Some oral surgical services should be allowed. My oldest son had impacted ones and needed to have them removed. It would have helped if CHIP could have helped me out with part of the cost. I am most grateful for the insurance program as I could not afford health insurance for my 2 children any other way. It has helped us out tremendously. Thank you with all my heart!

This program has been a blessing to our family. My husband is a minister and we cannot afford health insurance for our children, so this program has been great! Keep up the good work, I'm not one to run my kids to the doctor for every little sniffle, I don't want to abuse or take advantage of the program in any way. Thank you for your services.

Being able to have CHIP for my children has been such a relief and a blessing. Thank you!

I am completely satisfied with my experiences since enrollment in the CHIP program and I am very grateful for the CHIP program which covers such a wide range of services. There is nothing more I would ask for concerning benefits. Thank you.

We would like to see more options with our healthcare. We prefer natural healthcare and since insurance providers don't cover those costs we end up paying out of pocket for most of our healthcare now.

Thank you for helping me provide coverage for both my children. We are unable to afford health insurance for our family. It is a comfort to know that at least my kids have coverage if they need it. Thanks again.

We are very satisfied with everything. We were lucky because the doctor we saw was already accepted by the CHIP program.

I want to comment on how wonderful CHIP is for families that can't afford health insurance for their children.

MAXIMUS

I am thankful every day for the CHIP program. The people who work for this program are so friendly and helpful! Please keep up the great work you are doing. It means so much to so many people!!

It has been almost a year for CHIP and the renewal papers seemed complicated. My work hours fluxuate and it is difficult to tell my wages for the year. I hope I provided enough information to continue the program without any delays. Thank you so much for providing the excellent health care for my son.

The CHIP program helped us a bit this last year.

Have loved having our children in the CHIP plan. Physicians have been very willing to see our children and have treated the plan no differently than any other insurance I wish we could stay in the plan if we fall over the dollar limits and pay a moderate fee based on current income. Perhaps a sliding scale. The upper limit to stay qualified is so low and even if we earn somewhat above the limit we still don't make that much for a family of four and I don't know what options we will have for our children come November when we re-apply.

I chose not to answer #39 – my child's race shouldn't be an issue.

We really appreciate being able to get coverage under the BlueChip program otherwise we would have none. Due to low income. Thank you so very much.

I am dissatisfied with CHIPS lack of coverage for illness that occurs outside the state. CHIP has poor coverage for this. (Name removed) in the BLUE CROSS CHIP office rude and condescending...

I was lucky that I already had a regular dentist for my daughter because I have found that no dentists will take a new patient with CHIP.

Due to dentist refusing to accept reimbursement fee from CHIP I am unable to find a dentist for our children.

CHIP makes my life so much easier because I know if my daughter gets ill or hurt I will receive some assistance. The only disappointment I have had was when I found out BCBS wouldn't cover the fluoride pills. Thank you.

Thank you for all your help. My children could not be healthy without you! God Bless Ya'll!

CHIP is great. Without it my children wouldn't get the care they need. Thank you.

CHIP is a great program, I felt bad when the RN at Park clinic talked down to us for participating in CHIP. I now take my child to the Community Health Partners, they treat everyone equally there.

MAXIMUS

Your customer service department is one of the BEST I have ever dealt with. They are very helpful, courteous, knowledgeable and patient. Calls are either answered or returned promptly. You provide a great service and do a wonderful job! Thank you.

Our family has been really happy with the CHIP program so far.

I am so thankful for CHIP it is a blessing.

I am very thankful for the CHIP Program. Insurance is too expensive for our family to afford. When we don't have it a lot of things are put off. Thank you.

I wish that the dental – you were allowed so much money per family instead of per kid, in case 1 child only needs a filling or cleaning 1 time a year and another child needs more extensive work. One kid has money left over while the other runs out of funds too soon. I wish you would be able to transfer left over funds to another child.

Invite more doctors into CHIP program.

A very good program.

CHIP is a wonderful insurance program. Thank you very much!!

Dental for kids should be more. My child had exceeded the money allowed for 2 years time at her 1st visit to a dentist. I feel some should be paid even if it exceeded what's allowed for the year. The rest has all been out of pocket.

We are so thankful that this program is available to us. Thank you.

We wouldn't have been able to keep her healthy without this program. Thank you – it's literally a lifesaver!

I wish CHIP could add chiropractic plan.

I think the personal that work for the CHIP program that I have talked to know what they are doing and are very helpful. The couple of times I have called with questions they have helped me right away and were friendly over the phone. To me that is a big plus and makes a person, if they have questions, want to call back instead of not wanting to because you get someone that couldn't care less if they help you. To all your employees that are friendly and very helpful – keep up the good work!! Thanks.

Glasgow MT needs to have a dentist that will accept CHIP

Sorry this survey was late

MAXIMUS

We are very pleased with the CHIP program. The only complaint I have is we need an oral surgeon! I will have to travel to another town to see one. Very costly – any suggestions! Thank you!

I am not satisfied with the dental because I was told it paid for dental check ups and cleaning and it refused all 3 of my children.

I'm very thankful to the CHIP program as we could not afford health insurance and my job doesn't offer any kind of benefits at all.

CHIP has been a godsend for us as the cost of insurance went up. Thanks to the program we are able to continue our insurance instead of just being uninsured. Our kids are relatively healthy but the dental care and eye care have been a real help!

CHIP is a great program and we are happy to see you're offering healthcare for parents now too. We really need the help your program is a Godsend for our family – we can't thank you enough!

Dental care limits are reached quite quickly. I feel they should be higher our smaller communities – less than 500 – have high dental needs and no fluoride in drinking water.

Overall I am satisfied with this program, but I wish there were more dental care providers.

Didn't get CHIP eye and dental book. This program has given us peace of mind where healthcare is concerned. It is very frustrating not to be able to provide this kind of care for our child on our own. We appreciate your help. Thank you!

This is an excellent program. We hope you keep it going. Thank you.

You probably send three forms. I only ended up keeping one. The answers apply to all three children.

I think the CHIP program is a wonderful program. I am very thankful for the help!

The only problem I have found is that to get dental care we have to travel over 100 miles to a CHIP provider. It's not so bad though – we just have to plan out ahead.

Thank you. It's a comfort to know that my child has the benefits of this health. I wish there was one for single parents.

I wish CHIP would help pay for x-rays and stuff like that. Also, if needed to get a prescription and couldn't go to CHIP provider, that they help pay for prescription.

My daughter needs braces and I can't afford it. I think CHIP should help somewhat.

CHIP insurance has been a lifesaver for my family only wish they had it for adults, too.

I think the CHIP program is excellent, we certainly would not survive without it.

The dental program is the only problem that we have with CHIP. Getting a provider to give an appointment and getting professional care (our experience has been they raise the price of services so we still pay a lot. I've chosen to go to a dentist that does not provide CHIP but charges a fair price and is a specialist).

This survey came to me for my daughter (*name removed*). She has not been seen by a doctor or provider in the last 12 months. But I have three other children and they had been in to see a provider and I was very satisfied with CHIP.

Is it one pair of frames and lenses every 12 months or one each insurance year (Oct 1 – Sept 30)? Last time when our insurance was renewed BCBS did not send us new cards until I called and requested them. I did not know we had a copay amount until I finally received the new card. Overall I think the CHIP program is wonderful.

I think the CHIP program is wonderful. It is so nice to have the peace of mind knowing our child has health coverage that we cannot afford ourselves. Our children are our most valuable and precious resource and to be able to keep them healthy is a godsend. Thank you very much.

I am very happy with and thankful to have the CHIP program. My frustration is it is very hard to see my doctor – appointments are 30+ days out.

The dental book is somewhat out of date, there is no way to get dental care for my kids here in Billings. I can only find 1 dentist that takes BlueChip and he gets booked up fast and I can't get the kids in. Help.

My child still has a balance on her record when we were recently at the doctor's office. I was surprised since it had been 2 ½ months since our last visit. The office said not to worry, it was normal. I'm very happy we are provided with such a service! Thank you! I am so thankful for CHIP for my 2 ½ year old (*name removed*)....I don't know what I would do without it. Thank you for providing such full coverage at such a low price. Thank you!!!!

CHIP has been very helpful – a relief to have medical insurance for the children! The only difficulty we have is finding a dentist in our area who will accept CHIP patients. Thank you!!

I have a very difficult time finding dentists. I now travel 160 miles round trip to take my kids to the dentist.

I am truly grateful for the medical care our daughter has received through CHIP. We could never have afforded to get her care and treatment she has needed and continues to

MAXIMUS

need. The only problem I see is dental aide is needed. Thank you on behalf of my daughter.

I would like more information and booklets on this program. Mainly dental.

Would be nice if we could use the Dentist that are in Glasgow. Do you know why they aren't providers?

Most dentist signed up in our area take a limited number of CHIP patients. We've bounced around to several but I will think the last one will be a good choice, dr. Lace, but we drive to Florence for visits.

With my employment insurance only covering myself, CHIP is the only insurance coverage for my son. If not for CHIP, *(name removed)* would have no health coverage at all.

I have appreciated this service so much. Thank you!!

I haven't received my application for the next year for CHIP for my children.

I just wanted to say how much I appreciate this program. Even though I didn't have to use it, only once, it was nice that it was there if I needed it for my son. Thanks.

Thank you, my children were all able to receive dental care and my daughter needed glasses. Thanks to CHIP they are all healthier kids.

I wish CHIP covered ambulance rides and grown ups, too. Anyone who qualifies financially should be allowed to enter the program, including lower income people, families who already have insurance – crappy, awful, expensive insurance. Right now a parent who buys insurance for their child before the child gets into the program, then has to take the kid off the insurance and risk it for 3 months to be considered...that penalized responsible low income parents.

CHIP has been wonderful to help with my child's health (physical) needs. But it's really hard to find a dentist that will take CHIP. The one we finally did find was awful and 50 miles away. So I am now paying for her dental work – and it's not easy. But I like my dentist.

I am very happy my children are getting the care they deserve. I was concerned about filling out a school form that asked about doctors and ambulance, I was surprised CHIP does not cover ambulance if the school needed to send a child to the hospital, we wouldn't be covered! But I feel blessed we have CHIP. Thank you God for binging it to us, is how I feel!!

Thank you very much, this has been a great help for me.

Thank you for providing the CHIP program.

I wish the CHIPS program extended a little longer for older children still in school. I do truly appreciate the security CHIPS has given me and my children.

Send a list of possible personal providers and dentists that accept new patients in my area. CHIP is a great piece of mind and I will make appointment for well child and dental check ups.

More dental coverage. Very expensive, coverage for orthodontic problems not cosmetic.

I am indebted to CHIP for providing the assistance to my child she needed. Without this insurance, we couldn't have afforded the care she needed to get a grasp on her asthma. Thank you!

I am very please with the CHIP program and very thankful for it!

I'm pleased with this program. It's simple to understand, very thorough and organized. I'm so grateful to be able to receive the medical help we need to ensure our child is taken care of.

CHIP should cover ambulance – they are very expensive.

Not enough dentist, there were none taking patients in Great Falls. The dentist we had was ripping off the insurance which we told about, but he still practices. The eye doctor recommended contacts for (*name removed*) to slow the progression of her myopia but insurance only covers the glasses which were more expensive.

Both my pediatrician and my dentist highly recommend that children take an oral fluoride and I don't understand why CHIP will not pay when it is obviously so important to good dental health now and in the future. It is an out of pocket expense for people who can ill afford it.

Dental book didn't have list of providers, dental allowance seems low.

I would like to see more dental providers. The couple we have seen make me feel inferior just because my children are on CHIP. And they do not always get the care that they need. I would also like to see more choices in eyewear, most of the frames were too big or too small for my children.

I have been very satisfied with the BCBS CHIP program. Thank you.

Thank you

CHIP has been very helpful in providing for my daughters health care needs. We really appreciate the program.

Great program - thanks!!